

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Gina F Fristoe

Case No. 09 B 35117

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2009.
- 2) The plan was confirmed on 01/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/02/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$28,922.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,710.00
Less amount refunded to debtor	\$487.57

NET RECEIPTS:	\$33,222.43
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,781.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,615.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,397.19
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied Interstate	Unsecured	271.00	NA	NA	0.00	0.00
AT&T	Unsecured	217.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	12,262.37	NA	NA	0.00	0.00
Citifinancial Retail	Unsecured	1,482.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	700.00	996.00	996.00	755.47	0.00
East Bay Funding	Unsecured	537.00	547.86	547.86	547.86	0.00
ECast Settlement Corp	Unsecured	369.31	369.31	369.31	369.31	0.00
ECast Settlement Corp	Unsecured	453.00	495.20	495.20	495.20	0.00
Global Payments	Unsecured	325.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	589.00	589.00	589.00	0.00
Internal Revenue Service	Priority	2,156.00	2,175.00	2,175.00	2,175.00	0.00
Municipal Collection Services	Unsecured	NA	700.00	700.00	0.00	0.00
NCO Financial Systems	Unsecured	232.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	954.45	2,676.26	2,676.26	2,676.26	0.00
Portfolio Recovery Associates	Unsecured	2,817.07	988.68	988.68	988.68	0.00
Portfolio Recovery Associates	Secured	14,595.00	14,595.00	14,595.00	14,595.00	1,064.61
Regional Acceptance Corp	Unsecured	13,192.73	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,231.00	1,291.80	1,291.80	1,291.80	0.00
Wells Fargo Bank NA	Secured	126,642.00	4,634.70	4,965.35	2,277.05	0.00
Wells Fargo Bank NA	Secured	126,642.00	114,427.78	114,427.78	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$114,427.78	\$0.00	\$0.00
Mortgage Arrearage	\$4,965.35	\$2,277.05	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,595.00	\$14,595.00	\$1,064.61
TOTAL SECURED:	\$133,988.13	\$16,872.05	\$1,064.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,175.00	\$2,175.00	\$0.00
TOTAL PRIORITY:	\$2,175.00	\$2,175.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,654.11	\$7,713.58	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,397.19</u>
Disbursements to Creditors	<u>\$27,825.24</u>

TOTAL DISBURSEMENTS :	<u>\$33,222.43</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.